

In re:
Phyllis Patrice Medrano
Debtor

Case No. 24-41182-TLS
Chapter 7

District/off: 0867-4
Date Rcvd: Mar 18, 2025

User: admin
Form ID: B318

Page 1 of 2
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 20, 2025:

Recip ID	Recipient Name and Address
db	+ Phyllis Patrice Medrano, P.O. Box 267, Stratton, NE 69043-0267
5423830	Elan Fin Svcs/ent Cu, Cb Disputes, Saint Louis, MO 63166
5423833	+ Hitchcock County Attorney, P.O. Box 248, Hayes Center, NE 69032-0248
5423834	+ Hitchcock County Treasurer, PO Box 248, Trenton, NE 69044-0248

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QPMKELLY.COM	Mar 19 2025 01:10:00	Philip M. Kelly, Chapter 7 Trustee, PO Box 419, 105 E. 16th Street, Scottsbluff, NE 69361-3140
5423826	+ Email/Text: bankruptcy.notifications@fisglobal.com	Mar 18 2025 21:11:00	ChexSystems, 2900 Lone Oak Pkwy Suite 125, Eagan, MN 55121-1594
5423828	+ EDI: CITICORP	Mar 19 2025 01:10:00	Citibank/The Home Depot, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5423829	+ EDI: DISCOVER	Mar 19 2025 01:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5423821	Email/Text: bankruptcycourts@equifax.com	Mar 18 2025 21:11:00	Equifax, Attn: Bankruptcy Dept., P.O. Box 740241, Atlanta, GA 30374
5423822	^ MEBN	Mar 18 2025 21:06:51	Experian, Attn: Bankruptcy Dept., P.O. Box 2002, Allen, TX 75013-2002
5423832	Email/Text: bkdocs@guildmortgage.net	Mar 18 2025 21:11:00	Guild Mortgage Company, Attn: Bankruptcy, 5887 Copely Dr, Fl 1, San Diego, CA 92111
5423831	+ Email/Text: bankruptcy@greenskycredit.com	Mar 18 2025 21:11:00	GreenSky, Attn: Bankruptcy, 5565 Glenridge Connector Suite #700, Atlanta, GA 30342-4796
5423825	EDI: IRS.COM	Mar 19 2025 01:10:00	Department of the Treasury, Financial Management Services, P.O. Box 1686, Birmingham, AL 35201-1686
5423835	+ EDI: JPMORGANCHASE	Mar 19 2025 01:10:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5423827	Email/Text: Rev.BNC@nebraska.gov	Mar 18 2025 21:11:00	Nebraska Department of Revenue, Attn: Bankruptcy Unit, P.O. Box 94818, Lincoln, NE 68509-4818
5423836	^ MEBN	Mar 18 2025 21:07:10	Service Finance Company, Attn: Bankruptcy, Po Box 2935, Gainesville, GA 30503-2935
5423837	+ EDI: SYNC	Mar 19 2025 01:10:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5423820	Email/Text: epr@telecheck.com	Mar 18 2025 21:11:00	TeleCheck Services, Inc., 5251 Westheimer,

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5423823

^ MEBN

Houston, TX 77056

Mar 18 2025 21:06:47

Transunion, Attn: Bankruptcy Dept., P.O. Box
1000, Crum Lynne, PA 19022

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5423824	*	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 20, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2025 at the address(es) listed below:

Name	Email Address
Jeremiah Luebbe	on behalf of Debtor Phyllis Patrice Medrano Office@steffenslaw.com steffenswr70363@notify.bestcase.com
Jerry L. Jensen	ustpregion13.om.ecf@usdoj.gov
Philip M. Kelly	pmktrustee@scottsbufflaw.com pkelly@ecf.axosfs.com

TOTAL: 3

Information to identify the case:

Debtor 1	Phyllis Patrice Medrano	Social Security number or ITIN xxx-xx-9506
	First Name Middle Name Last Name	EIN _____
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN _____
		EIN _____
United States Bankruptcy Court District of Nebraska		
Case number: 24-41182-TLS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Phyllis Patrice Medrano

3/17/25

By the court: Thomas L. Saladino
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.